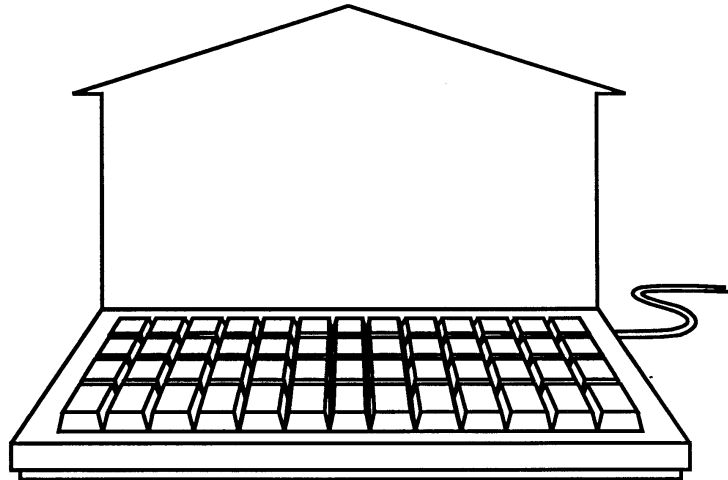


HMDA

HOME MORTGAGE DISCLOSURE ACT



HMDA PC DATA ENTRY SOFTWARE

TECHNICAL HELP GUIDE

VERSION 2.03

FEDERAL RESERVE BANK OF ST. LOUIS
April 1996

TABLE OF CONTENTS

RESTORING FILES FROM AUTO-BACKUP	1
EMERGENCY INSTALLATIONS	2
NETWORK CONSIDERATIONS	3
COMMON PROBLEMS	5
PASSWORDS	5
EXPORTING	6
PRINTING	7
DATABASES	7
DOS	9
DATA	10

RESTORING FILES FROM AUTO-BACKUP

If HMDA2 files are deleted or become corrupted, they can be restored from a backup copy using the HMDA2 Database Restore Utility. This feature can only be used if backup copies were previously made using the HMDA2 Auto-Backup feature. See Chapter 2: Setting Auto-Backup Configurations in the HMDA2 User Guide for additional information.

The use of the HMDA2 Database Restore Utility requires using DOS commands. If you are unfamiliar with DOS commands, please refer to your DOS User's Guide.

1. From the DOS C: prompt, change to the subdirectory that HMDA2 was installed in (e.g., CD HMDA2).
2. From the HMDA2 subdirectory, start the Restore utility by typing HMREST and press <Enter>.
3. Use the space bar to select/deselect the data files that need to be restored, while using the arrow keys to move between options:
 - **Configuration Files** include the system configuration, printer configuration, and auto-backup configuration.
 - **HMDA Data Files** include the Transmittal Sheet(s) and LARs.
4. Specify which backup file you want to restore. The oldest backup file is listed first, and the most recent backup file is listed last.
5. Press <F10> to begin the restoration process.

EMERGENCY INSTALLATIONS

If you are experiencing system errors, an emergency installation of the software may be required. Emergency installations of the HMDA2 software are usually performed for the following reasons:

- *attempting to fix a corrupt database; or*
- *reinstalling property location files or programs files that have become corrupt or have been deleted.*

An emergency installation is faster than a normal installation, and replaces only those application files that need replacing.

If you need to perform an emergency installation, please contact your regulatory agency. DO NOT attempt an emergency installation unless you are in contact with your regulatory agency.

To perform an emergency installation, you must have the original installation diskettes available and know where the software is installed (i.e., on the C: drive or on a network drive). After the emergency installation, you can start the HMDA2 software according to your normal procedure, reset your configurations if necessary (system, printer, and auto back-up), or reenter your data and continue processing.

NETWORK CONSIDERATIONS

The HMDA2 software is designed to run on a PC from the C: drive, with a printer attached to the PC. The PC can be connected to a local area network, but the software should ideally be installed on a C: drive. However, many users do not have PCs with hard drives, or need to install it on a network for other reasons. The software will run on a network, nevertheless, you should consult with your network support personnel to insure that the following items are addressed:

- *The directory that the software is installed in must be the "current" directory; that is, if you were to exit the system to a DOS prompt, the prompt must specify the drive and directory that the software is installed in.*
- *The drive and directory must be in the PC's PATH statement.*
- *The drive and directory must be mapped in the network logon script.*
- *You must have read and write access to the network drive.*

These issues are network specific, and should be resolved by your network support personnel. Your network support personnel are responsible for all software installed on the network.

If the software is installed on a network, you must ensure that only one user at a time is accessing the software. If more than one user accesses the software at the same time, the databases will become corrupt and you will lose your data.

Restricting access to the application can be accomplished in various ways:

- **by using network security to allow only one person to access the software; or**
- **by using a software metering package to restrict the number of concurrent users to one.**

NETWORK PRINTERS

If you are trying to print to a network printer instead of a printer attached to the PC, you must:

- 1) change the **Printer Access**, located in the **Printer Configuration**, to ***STREAM IO***.
- 2) capture the network print queue each time you use the HMDA2 software. Capturing the network print queue tells the PC which printer will print the report. The exact command to capture the network print queue is dependent upon the network operating system in use and the name of the print queue. Your network support personnel can supply this information.

COMMON PROBLEMS

The most common problems experienced with the HMDA2 software are either “Fatal Errors” or “RDM (-X)” errors. If you are receiving a Fatal Error, you need to check your CONFIG.SYS file for the proper FILES and BUFFERS parameters, and check the amount of available conventional memory. The proper configuration is:

- *FILES must be a minimum of 30;*
- *BUFFERS must be a minimum of 20; and*
- *available conventional memory must be a minimum of 520KB (or 532,480 bytes).*

If the FILES and/or BUFFERS parameters are incorrect, you can edit the CONFIG.SYS file to correct them. If the amount of available conventional memory is less than 520KB, you should contact your PC technical support area for correction. After the PC’s configuration has been corrected, reboot the computer. The Fatal Error should no longer occur.

An RDM (-X) error tells you that the databases are corrupt. For a description of how to correct this situation, see the question regarding “Databases” later in this section.

Other common problems are listed below.

PASSWORDS



You don’t know what the MASTER password is. How do you find out what it is?



The software has no method of revealing the MASTER password. If you are using version 2.02, an emergency installation of the security files must be performed, which will reset all the passwords and user IDs to the default values. Refer to the “Emergency Installations” section of this guide. You may also install version 2.03 over version 2.02, which will eliminate the need for the MASTER password. NOTE: All security features have been removed from the software in version 2.03.

EXPORTING

Q *You have printed an edit report which shows the submission has no errors. However, when you try to export your data to your regulatory agency, the system tells you that you have an error. What's wrong?*

A *Run a batch edit (under the LAR menu option) before trying to export to your regulatory agency. The edit report checks the LAR to see if it has any errors, but it does not mark the LAR as edited. Most likely, one or more LARs have been modified and the modification is correct (hence, no error noted on the edit report), but is marked as "modified" (not "edited"), and cannot be exported until a batch edit is run.*

You exported a file, but it is not on your diskette. Where is it?

Q

A *Several possibilities may cause this to happen:*

The default target drive was changed to something other than A:. Select the ADMIN menu option, and then System Configuration. Under the "System Set-Up Options" heading, the default file name should specify A:\HMDA.DAT (or B:\HMDA.DAT if your PC does not have an A: drive).

Your office is configured as a branch site instead of a head office. Branch sites can only Export to Home Office. If you are configured as a branch site and should be a home office, the System Configuration should be changed.

A pre-formatted diskette is being used, and the PC does not recognize the diskette as valid. Reformat the diskette on the PC you are trying to create the export file on.

PRINTING

Q

The system indicates that the printer is busy or out of paper, but the printer is not busy and does have paper. What's wrong?

A

*The printer is probably not directly attached to the PC, but is a local area network printer. You need to specify "STREAM IO" in the **Printer Configuration**, and make sure the network printer queue has been captured prior to starting the HMDA2 application. Refer to the "Network Considerations" section of this guide.*

Q

A printout of the data listing shows that the information for a LAR is not in the correct column. What's wrong?

A

*The first step is to change the **Printer Access type** under the **Printer Configuration**. The default value is "HARDWARE". It should be changed to "BIOS" and then to "STREAM IO" (if the BIOS option didn't work). If this does not correct the problem, ensure that the proper printer is selected.*

If the printer is a Hewlett-Packard LaserJet printer, ensure that the font source on the printer is "*Internal*" and the default font on the printer is correct. The default settings can be found in the Hewlett-Packard printer documentation. As a final alternative, a different HP LaserJet printer can be selected in the printer configuration.

DATABASES

Q

While processing your LARs, you receive a fatal error message saying "RDM (-6) INVALID DB ADDRESS."

A

The databases have become corrupted. Several events can cause the databases to become corrupt, including:

- *The printer was turned off while a report was printing.*
- *There was a power fluctuation while the HMDA2 application was open.*
- *A spot on the C: drive has a defect.*

- *The software is installed on a network, and more than one person accessed the system at the same time.*

Please contact your regulatory agency for further instructions.

Q

You received the message "FATAL ERROR OPENING CENSUS DATA." What's wrong?

A

Ensure that the PROP1995 and PROP1996 property subdirectories are under the HMDA2 directory. If not, contact your regulatory agency for further instructions.

If the property subdirectories are there, ensure that the activity year on the Transmittal Sheet is correct. If that information is correct, ensure that the following environmental parameters are correct:

FILES=30 (or more) and BUFFERS=20 (or more)

*These two parameters are in the PC's CONFIG.SYS file. If they need to be changed, determine what version of DOS the PC is using, and use the **EDIT** command (version 5.0 or higher) or the **EDLIN** command (under version 5.0) to modify the CONFIG.SYS file, save the modifications, and then reboot the computer.*

*If the FILES and BUFFERS parameters are correct, use the **CHKDSK** DOS command to determine the amount of available conventional memory. The results of the **CHKDSK** command will include the total memory amount and amount of memory available. If the amount of conventional memory available is less than 520 KB, the system will not have enough memory available to load the census files. You should work with your technical support staff to free up more conventional memory, or use a PC that has more conventional memory available.*

DOS

Q While trying to perform a backup from the DOS prompt, you receive the message "Bad command or file name." What's wrong?

A You are probably using DOS 6.0, or higher. MS-DOS changed the **BACKUP** command to **MSBACKUP**. Please refer to your DOS User's Guide for instructions on using this command.

Q The PC locks up when you are entering data or trying to print reports. What's wrong?

A Ensure that the following environmental parameters are correct:

FILES=30 (or more) and **BUFFERS=20** (or more)

These two parameters are in the PC's **CONFIG.SYS** file. If they need to be changed, determine what version of DOS the PC is using, and use the **EDIT** command (version 5.0 or higher) or the **EDLIN** command (under version 5.0) to modify the **CONFIG.SYS** file, save the modifications, and then reboot the computer.

If the **FILES** and **BUFFERS** parameters are correct, use the **CHKDSK** DOS command to determine the amount of available conventional memory. The results of the **CHKDSK** command will include the total memory amount and amount of memory available. If the amount of conventional memory available is less than 520 KB, the system will not have enough memory available to process your data. You should work with your technical support staff to free up more conventional memory, or use a PC that has more conventional memory available.

Additionally, if you are accessing the **HMDA2** program through Windows, the **HMDA2** application may not have enough memory available. The **HMDA2** program should be run outside of Windows.

Q

The software won't install. What's wrong?

A

*The PC may not be using the A: drive. When installing the software, try the command **B:INSTALL***

DATA

Q

You are trying to input an MSA, State, County, Census Tract/BNA code combination that you are sure is correct, but it is rejected by the system. Why?

A

Ensure that you are entering the correct codes, and fill in all the positions for the codes, especially the Census Tract/BNA (e.g., 0602.00 should be entered with all six digits, not as 602.) Using the FFIEC's "Guide to Getting it Right" (Appendix E), ensure the MSA code is still valid. If the information is correct, contact the HMDA Help line at (202) 452-2016.

Q

You need to extract data sorted by Census Tract/BNA for the examiners. Can you do this?

A

You can prepare a diskette using the "Export for Other Purposes" option (ASCII Record Format), and the examiners can import that file in a spreadsheet package to do their analysis.

Q

Where do I enter my supervisory agency name and address?

A

For version 2.02 or lower, those fields are not available in the HMDA2 application. You should manually type that information on the printed copy of the Transmittal Sheet.

For version 2.03, when you select your regulatory agency on the Transmittal Sheet, the agency's mailing address is automatically filled in.

Q *You have imported a file from another software package, and the HMDA2 application is not recognizing the Application Loan Number, or is not allowing you to modify the Application Loan Number. Why?*

A *For version 2.02 or lower, the Application Loan Number field is defined as 25 characters, alphanumeric and right-justified. Several other software packages define the field as numeric information, left-justified. You should ensure that the Application Loan Number in the import file is 25 characters and right-justified. For version 2.03, the Application Loan Number no longer has to be right-justified, but must be 25 characters.*

Q *The message "Invalid Activity Year" appears when entering LARs. What's wrong?*

A *The activity year on the Transmittal Sheet does not match the "Date of Action" on the LAR. Make sure you are using the correct Transmittal Sheet.*

Q *What is my Respondent ID?*

A *Please contact your regulatory agency to get your Respondent ID. If you filed a HMDA report last year, your Respondent ID is also located on your legal listing report.*

Q *How do I change the Agency Code, Respondent Name, or Activity Year on the Transmittal Sheet?*

A *These fields can be changed under the “Change Transmittal Key” option in the ADMIN menu. Select **Change Transmittal Key** and modify the fields as necessary. **NOTE:** You should not change the transmittal key when setting up a transmittal sheet for a new year. You should enter a new transmittal sheet.*